



**Journey to College**  
**It's Never**  
**Too Late**  
**To Go To College**

# Where will going (back) to college lead you?

Earning a certificate or degree is more important than ever before. The skills learned through higher education can lead to promotions, higher paying jobs and more opportunities. See what furthering your education can do for you.





# The Time is Now



**Many adults want to earn a certificate or degree, but worry that the time isn't right or that they're too old to go back to school. Madison S., a nursing major at Ozarks Technical Community College, overcame those doubts. She decided to go back to school to create a better life for her and her son. "Don't let anything stand in your way and do not be afraid to be the oldest person in the classroom. It's never too late to pursue a fulfilling career."**

## Creating a personal plan

A majority of jobs today require some education beyond high school and earning those certificates and degrees is life-changing. It takes personal dedication, time management and passion to change your life and the lives of your loved ones. Start by simply figuring out what you're passionate about, and then figure out how you can make your passion a realistic fit for your life, even if that means night classes or online programs.

## Worth the work

For most adults who choose to go to college for the first time, or go back to school, there are great benefits, from raises and promotions at work, to a whole new career path. Pursuing a degree, certificate, or industry-recognized credential can create those opportunities. Many careers require some form of degree or certificate, and even more will require it in the future.

## The ripple effect

Pursuing a degree can have a lasting effect on not only the degree seeker's future, but also the future of their children. Research from the National Center for Education Statistics discovered that students with parents that have a degree have a greater likelihood of being successful in their academic programs. In fact, students are 5 percent more likely to graduate from high school if their parent has attended college, even if they didn't earn a bachelor's degree.

**As more jobs require education after high school, Missouri is working toward a goal of 60 percent of adults with a degree or certificate by 2030.**

# Advance Your Career

College graduates with a bachelor's degree earn \$1 million more in a lifetime, on average, than those without a degree.

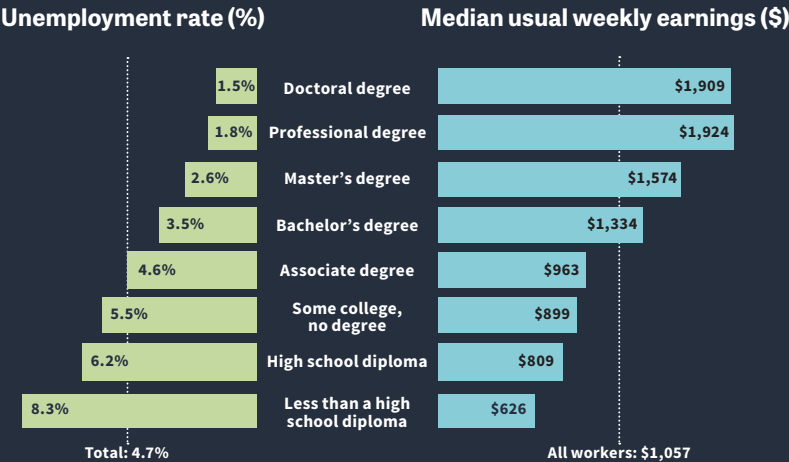
**Source: U.S. Bureau of Labor and Statistics**

If you're worried that you've been out of school too long to succeed, don't be. The experience you gained while working will serve you well in college. Bud D., a secondary education major at Mineral Area College, enrolled in college to earn his teaching degree after he retired from the Army. "The military taught me how to focus and motivate myself to achieve my goals. I wish I'd known how much I would be learning about me the first time I went to college, before I went into the service. Now, college is a lot different than the first time I went many years ago."

Missouri Job Centers located across the state are available to help you at no cost. Whether you're looking for a new career, need help researching training and educational opportunities, or just want to take some courses to skill up for that next promotion, Job Center staff are there to help. Depending on your situation, you may even qualify for free federal or state funding to earn a new credential, complete training courses, or even finish your degree. Visit [jobs.mo.gov](https://jobs.mo.gov) to learn more about connecting with a local Job Center in your community.

A college degree or certificate can mean more career opportunities and a higher salary. College graduates, on average, earned \$22,000 more per year than high school grads in 2021, according to the Federal Reserve Bank of New York.

## Earnings and unemployment rates by educational attainment, 2021



*Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey*

# Financing Your Future

## Federal grants

Filing a FAFSA (Free Application for Federal Student Aid) is the first step to apply for these grants. The Federal Pell Grant does not need to be repaid. The actual amount you receive depends on factors like financial need and cost of attendance. There are other federal grants that give money to individuals who go into certain career paths or that have a certain income range.

> [studentaid.gov/understand-aid/types/grants](https://studentaid.gov/understand-aid/types/grants)

## Federal loans

The FAFSA also gives you access to federal loans, both subsidized (the interest is paid while you're in school), and unsubsidized (the interest accrues while you are in school.) Federal loans must be repaid. Neither subsidized nor unsubsidized loans require a credit check like private loans do. Both have fixed interest rates that are usually lower than private loan rates.

> [studentaid.gov/understand-aid/types/loans](https://studentaid.gov/understand-aid/types/loans)

## State, Regional or Local

There are many options for financial aid in Missouri, too. The first step to receive these is also to file a FAFSA. It provides your school with your financial information so they can determine if you're eligible for grants and need-based scholarships.

After receiving your federal and state aid, there are also private grants and scholarships you can apply for. Scholarships can be based on location, school, academic program or even age and parental status. Search online for scholarship opportunities – sites include [myscholarshipcentral.org](https://myscholarshipcentral.org), [fastweb.com](https://fastweb.com), [myscholly.com](https://myscholly.com), [bigfuture.collegeboard.org](https://bigfuture.collegeboard.org), and [collegescholarships.org](https://collegescholarships.org)

> [journeystocollege.mo.gov/pay/state-financial-aid/](https://journeystocollege.mo.gov/pay/state-financial-aid/)

## Other training funds

The Workforce Innovation Opportunity Act (WIOA), and several other programs like it, provides federal training funds through local Missouri Job Centers. Missouri has partnered with Coursera and CompTIA to provide specialized certificates and courses free for adults as well.

> [jobs.mo.gov](https://jobs.mo.gov)

# Getting Started

- 1 **Research Missouri colleges and degree programs at [journeystocollege.mo.gov](https://journeystocollege.mo.gov).**
- 2 **File your FAFSA at [fafsa.gov](https://fafsa.gov) to apply for financial aid.**
- 3 **Visit your local Missouri Job Center to see if you qualify for training or educational funds.**
- 4 **Create an account and log on to the Missouri Student Financial Aid Portal ([journeystocollege.mo.gov](https://journeystocollege.mo.gov)) to estimate your aid eligibility.**
- 5 **Contact the admissions department at the college or university you're interested in attending.**
- 6 **Choose your path, enroll in classes, and remember, you can do this!**



## PROVIDING **FREE TUITION** **AND FEES** FOR ADULTS

For a full list of approved programs at eligible institutions visit:

**MOFastTrack.com**

Fast Track is a needs-based grant to help Missouri adults complete a certificate, associate, or bachelor's degree in a high-demand program in Missouri. It provides financial aid to cover actual tuition and fees to help you reach your goals.

### Who is eligible?

- Adults age 25 or older, OR younger adults who have not been in an educational program for two or more years.
- Adults with no bachelor's degree.
- Must be Missouri resident for the last two years.

### Who should apply?

- Someone underemployed or laid off.
- Adults who have never gone to college.
- Adults with some college but no degree.
- Adults with an associate degree.
- Someone who needs another credential to move up to a better job.

### Other funding

Fast Track is a last-dollar grant applied after other federal aid, including Pell Grants and Workforce Innovation Opportunity Act (WIOA) funds.



**87% of undergraduate students receive some form of financial aid.**

*(Source: The Integrated Postsecondary Education Data System)*

### Academic Programs

The Missouri Economic Research and Information Center (MERIC) looked at growth, wages and projected job availability for future occupations. Those jobs were linked to academic programs like these:

Agriculture  
Biotechnology  
Business Administration  
Clinical/Medical Laboratory Science  
Computer & Information Science  
Construction Trades  
Criminal Justice  
Education  
Engineering  
Finance/ Financial Management  
Health Professions  
Hospitality Admin./Management  
Math  
Mechanics/ Repair Technology  
Precision Production  
Public Health  
Social Work




# DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

P.O. Box 1469, Jefferson City, MO 65102-1469

800-473-6757 // 573-751-3940 // Fax: 573-751-6635

[dhewd.mo.gov](http://dhewd.mo.gov) // [info@dhewd.mo.gov](mailto:info@dhewd.mo.gov)

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